

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF VIRGINIA  
Alexandria Division**

**CHAPTER 13 PLAN  
AND RELATED MOTIONS**

Name of Debtor(s): Bruce G. Mitchell

Case No: 17-12823-KHK

This Plan, dated June 6, 2018, is:

- ☐ the *first* Chapter 13 Plan filed in this case.
- ☒ a modified Plan that replaces the  
☒ confirmed or ☐ unconfirmed Plan dated September 12, 2017

Date and Time of Modified Plan Confirmation Hearing:  
July 19, 2018, at 9:30 a.m.

Place of Modified Plan Confirmation Hearing:  
Courtroom III, 200 S. Washington St., Alexandria, VA 22314

The Plan provisions modified by this filing are:  
2, 3B, 4B, 5A, 6A, 12C

Creditors affected by this modification are:  
IRS, Stafford County, Freedom Road Financial, American Honda Finance,  
and All General Unsecured Non-Priority Creditors

**1. Notices**

**To Creditors:**

**Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.**

**If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless otherwise ordered by the Bankruptcy Court. The Bankruptcy Court may confirm this plan without further notice if no objection to**

**confirmation is filed. See Bankruptcy Rule 3015. In addition, you may need to file a timely proof of claim in order to be paid under any plan.**

**The following matters may be of particular importance.**

**Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

<b>A.</b>	<b>A limit on the amount of a secured claim, set out in Section 4.A which may result in a partial payment or no payment at all to the secured creditor</b>	<b>Included</b>	<b>✓ Not included</b>
<b>B.</b>	<b>Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 8.A</b>	<b>Included</b>	<b>✓ Not included</b>
<b>C.</b>	<b>Nonstandard provisions, set out in Part 12</b>	<b>✓ Included</b>	<b>Not included</b>

**2. Funding of Plan.** The debtor(s) propose to pay the Trustee the sum of \$ See 12B per \_\_\_\_\_ for \_\_\_\_\_ months. Other payments to the Trustee are as follows: \_\_\_\_\_ . The total amount to be paid into the Plan is \$ 163,767.22 .

**3. Priority Creditors.** The Trustee shall pay allowed priority claims in full unless the creditor agrees otherwise.

**A. Administrative Claims under 11 U.S.C. § 1326.**

1. The Trustee will be paid the percentage fee fixed under 28 U.S.C. § 586(e), not to exceed 10% of all sums received under the plan.

2. Check one box:

☒ Debtor(s)' attorney has chosen to be compensated pursuant to the "no-look" fee under Local Bankruptcy Rule 2016-1(C)(1)(a) and (C)(3)(a) and will be paid \$ 3,000.00 , balance due of the total fee of \$ 5,480.00 concurrently with or prior to the payments to remaining creditors.

☐ Debtor(s)' attorney has chosen to be compensated pursuant to Local Bankruptcy Rule 2016-1(C)(1)(c)(ii) and must submit applications for compensation as set forth in the Local Rules.

**B. Claims under 11 U.S.C. § 507.**

The following priority creditors will be paid by deferred cash payments pro rata with other priority creditors or in monthly installments as below, except that allowed claims pursuant to 11 U.S.C. § 507(a)(1) will be paid pursuant to 3.C below:

<u>Creditor</u>	<u>Type of Priority</u>	<u>Estimated Claim</u>	<u>Payment and Term</u>
IRS	Taxes	\$4,913.30	As funds are available
Stafford County	Taxes	\$704.97	As funds are available
Pamela Mitchell	Domestic Support	\$0.00	

**C. Claims under 11 U.S.C. § 507(a)(1)**

The following priority creditors will be paid prior to other priority creditors but concurrently with administrative claims above.

<u>Creditor</u>	<u>Type of Priority</u>	<u>Estimated Claim</u>	<u>Payment and Term</u>
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**4. Secured Creditors: Motions to Value Collateral ("Cramdown"), Collateral being Surrendered, Adequate Protection Payments, and Payment of certain Secured Claims.**

**A. Motions to Value Collateral (other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) or by the final paragraph of 11 U.S.C. § 1325(a)). Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion to value collateral as set forth herein.**

This section deals with valuation of certain claims secured by real and/or personal property, other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) [real estate which is debtor(s)' principal residence] or by the final paragraph of 11 U.S.C. § 1325(a) [motor vehicles purchased within 910 days or any other thing of value purchased within 1 year before filing bankruptcy], in which the replacement value is asserted to be less than the amount owing on the debt. **Such debts will be treated as secured claims only to the extent of the replacement value of the collateral. That value will be paid with interest as provided in sub-section D of this section. You must refer to section 4(D) below to determine the interest rate, monthly payment and estimated term of repayment of any "crammed down" loan. The deficiency balance owed on such a loan will be treated as an unsecured claim to be paid only to the extent provided in section 5 of the Plan.** The following secured claims are to be "crammed down" to the following values:

<u>Creditor</u>	<u>Collateral</u>	<u>Purchase Date</u>	<u>Est. Debt Bal.</u>	<u>Replacement Value</u>
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**B. Real or Personal Property to be Surrendered.**

Upon confirmation of the Plan, or before, the debtor(s) will surrender his/her/their interest in the collateral securing the claims of the following creditors in satisfaction of the secured portion of such creditors' allowed claims. To the extent that the collateral does not satisfy the claim, any timely filed deficiency claim to which the creditor is entitled may be paid as a non-priority unsecured claim. Confirmation of the Plan shall terminate the automatic stay under §§ 362(a) and 1301(a) as to the interest of the debtor(s), any co-debtor(s) and the estate in the collateral.

<u>Creditor</u>	<u>Collateral Description</u>	<u>Estimated Value</u>	<u>Estimated Total Claim</u>
Freedom Road Financial	2014 Triumph Rocket	\$7,500.00	\$14,758.61

**C. Adequate Protection Payments.**

The debtor(s) propose to make adequate protection payments required by 11 U.S.C. § 1326(a) or otherwise upon claims secured by personal property, until the commencement of payments provided for in sections 4(D) and/or 7(B) of the Plan, as follows:

<u>Creditor</u>	<u>Collateral</u>	<u>Adeq. Protection Monthly Payment</u>	<u>To Be Paid By</u>
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Any adequate protection payment upon an unexpired lease of personal property assumed by the debtor(s) pursuant to section 7(B) of the Plan shall be made by the debtor(s) as required by 11 U.S.C. § 1326(a)(1)(B) (payments coming due after the order for relief).

**D. Payment of Secured Claims on Property Being Retained (except those loans provided for in section 6 of the Plan):**

This section deals with payment of debts secured by real and/or personal property [including short term obligations, judgments, tax liens and other secured debts]. After confirmation of the Plan, the Trustee will pay to the holder of each allowed secured claim, which will be either the balance owed on the indebtedness or, where applicable, the collateral's replacement value as specified in sub-section A of this section, **whichever is less**, with interest at the rate provided below, the monthly payment specified below until the amount of the secured claim has been paid in full. **Upon confirmation of the Plan, the valuation specified in sub-section A and interest rate shown below will be binding unless a timely written objection to confirmation is filed with and sustained by the Court.**

<u>Creditor</u>	<u>Collateral</u>	<u>Approx. Bal. of Debt or "Crammed Down" Value</u>	<u>Interest Rate</u>	<u>Monthly Payment &amp; Est. Term</u>
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**E. Other Debts.**

Debts which are (i) mortgage loans secured by real estate which is the debtor(s)' principal residence, or (ii) other long term obligations, whether secured or unsecured, to be continued upon the existing contract terms with any existing default in payments to be cured pursuant to 11 U.S.C. § 1322(b)(5), are provided for in section 6 of the Plan.

**5. Unsecured Claims.**

**A. Not separately classified.** Allowed non-priority unsecured claims shall be paid pro rata from any distribution remaining after disbursement to allowed secured and priority claims. Estimated distribution is approximately 82%. The dividend percentage may vary depending on actual claims filed. If this case were liquidated under Chapter 7, the debtor(s) estimate that unsecured creditors would receive a dividend of approximately 0%.

**B. Separately classified unsecured claims.**

<u>Creditor</u>	<u>Basis for Classification</u>	<u>Treatment</u>
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**6. Mortgage Loans Secured by Real Property Constituting the Debtor(s)' Principal Residence; Other Long Term Payment Obligations, whether secured or unsecured, to be continued upon existing contract terms; Curing of any existing default under 11 U.S.C. § 1322(b)(5).**

- A. Debtor(s) to make regular contract payments; arrears, if any, to be paid by Trustee.** The creditors listed below will be paid by the debtor(s) pursuant to the contract without modification, except that arrearages, if any, will be paid by the Trustee either pro rata with other secured claims or on a fixed monthly basis as indicated below, without interest unless an interest rate is designated below for interest to be paid on the arrearage claim and such interest is provided for in the loan agreement. A default on the regular contract payments on the debtor(s) principal residence is a default under the terms of the plan.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Arrearage Interest Rate</u>	<u>Estimated Cure Period</u>	<u>Monthly Arrearage Payment</u>
American Honda Fin	2015 Honda	\$802.00	\$292.44		60 months	\$5.00
Regional Acceptance	2015 Ford	\$454.00	\$0.00			

- B. Trustee to make contract payments and cure arrears, if any.** The Trustee shall pay the creditors listed below the regular contract monthly payments that come due during the period of this Plan, and pre-petition arrearages on such debts shall be cured by the Trustee either pro rata with other secured claims or with monthly payments as set forth below.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Interest Rate on Arrearage</u>	<u>Monthly Payment on Arrearage &amp; Est. Term</u>
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- C. Restructured Mortgage Loans to be paid fully during term of Plan.** Any mortgage loan against real estate constituting the debtor(s)' principal residence upon which the last scheduled contract payment is due before the final payment under the Plan is due shall be paid by the Trustee during the term of the Plan as permitted by 11 U.S.C. § 1322(c)(2) with interest at the rate specified below as follows:

<u>Creditor</u>	<u>Collateral</u>	<u>Interest Rate</u>	<u>Estimated Claim</u>	<u>Monthly Payment &amp; Term</u>
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- 7. Unexpired Leases and Executory Contracts.** The debtor(s) move for assumption or rejection of the executory contracts, leases and/or timeshare agreements listed below.

- A. Executory contracts and unexpired leases to be rejected.** The debtor(s) reject the following executory contracts:

<u>Creditor</u>	<u>Type of Contract</u>
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- B. Executory contracts and unexpired leases to be assumed.** The debtor(s) assume the following executory contracts. The debtor(s) agree to abide by all terms of the agreement. The Trustee will pay the pre-petition arrearages, if any, through

payments made pro rata with other priority claims or on a fixed monthly basis as indicated below.

<u>Creditor</u>	<u>Type of Contract</u>	<u>Arrearage</u>	<u>Monthly Payment for Arrears</u>	<u>Estimated Cure Period</u>
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**8. Liens Which Debtor(s) Seek to Avoid.**

**A. The debtor(s) move to avoid liens pursuant to 11 U.S.C. § 522(f).** The debtor(s) move to avoid the following judicial liens and non-possessory, non-purchase money liens that impair the debtor(s)' exemptions. **Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion and cancel the creditor's lien.** If an objection is filed, the Court will hear evidence and rule on the motion at the confirmation hearing.

<u>Creditor</u>	<u>Collateral</u>	<u>Exemption Basis</u>	<u>Exemption Amount</u>	<u>Value of Collateral</u>
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**B. Avoidance of security interests or liens on grounds other than 11 U.S.C. § 522(f).** The debtor(s) have filed or will file and serve separate adversary proceedings to avoid the following liens or security interests. The creditor should review the notice or summons accompanying such pleadings as to the requirements for opposing such relief. The listing here is for information purposes only.

<u>Creditor</u>	<u>Type of Lien</u>	<u>Description of Collateral</u>	<u>Basis for Avoidance</u>
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**9. Treatment and Payment of Claims.**

- All creditors must timely file a proof of claim to receive any payment from the Trustee.
- If a claim is scheduled as unsecured and the creditor files a claim alleging the claim is secured but does not timely object to confirmation of the Plan, the creditor may be treated as unsecured for purposes of distribution under the Plan. This paragraph does not limit the right of the creditor to enforce its lien, to the extent not avoided or provided for in this case, after the debtor(s) receive a discharge.
- If a claim is listed in the Plan as secured and the creditor files a proof of claim alleging the claim is unsecured, the creditor will be treated as unsecured for purposes of distribution under the Plan.
- The Trustee may adjust the monthly disbursement amount as needed to pay an allowed secured claim in full.
- If relief from the automatic stay is ordered as to any item of collateral listed in the plan, then, unless otherwise ordered by the court, all payments as to that collateral will cease, and all secured claims based on that collateral will no longer be treated by the plan.
- Unless otherwise ordered by the Court, the amount of the creditor's total claim listed on the proof of claim controls over any contrary amounts listed in the plan.

**10. Vesting of Property of the Estate.** Property of the estate shall revert in the debtor(s) upon confirmation of the Plan. Notwithstanding such vesting, the debtor(s) may not transfer, sell, refinance, encumber real property or enter into a mortgage loan modification without approval of the Court after notice to the Trustee, any creditor who

has filed a request for notice and other creditors to the extent required by the Local Rules of this Court.

- 11. Incurrence of indebtedness.** The debtor(s) shall not voluntarily incur additional indebtedness exceeding the cumulative total of \$5,000 principal amount during the term of this Plan, whether unsecured or secured, except upon approval of the Court after notice to the Trustee, any creditor who has filed a request for notice, and other creditors to the extent required by the Local Rules of this Court.

## 12. Nonstandard Plan Provisions

☐ **None.** If "None" is checked, the rest of Part 12 need not be completed or reproduced.

**Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the Official Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.**

**The following plan provisions will be effective only if there is a check in the box "Included" in § 1.C.**

See attached Addendum.

**Dated:** June 6, 2018

/s/ Bruce G. Mitchell

**Debtor 1 (Required)**

/s/ Robert R. Weed

**Debtor(s)' Attorney**

### Debtor 2 (Required)

By filing this document, the Attorney for Debtor(s) or Debtor(s) themselves, if not represented by an attorney, also certify(ies) that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in the Local Form Plan, other than any nonstandard provisions included in Part 12.

**Exhibits: Copy of Debtor(s)' Budget (Schedules I and J); Matrix of Parties Served with Plan**

Certificate of Service

I certify that on June 6, 2018, I mailed a copy of the foregoing to the creditors and parties in interest on the attached Service List.

/s/ Robert R. Weed

Signature

300 Garrisonville Rd., Ste. 201

Stafford, VA 22554

Address

(703) 335-7793

Telephone No:

CERTIFICATE OF SERVICE PURSUANT TO RULE 7004

I hereby certify that on June 6, 2018 true copies of the forgoing Chapter 13 Plan and Related Motions were served upon the following creditor(s):

(☒) by first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P.; or

( ☐ ) by certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P.

/s/ Robert R. Weed

Signature of attorney for debtor(s)

## **ADDENDUM**

### **12. Nonstandard Plan Provisions:**

A. The Trustee fee is calculated at 8.5% and shall be paid pursuant to 11 USC 586(e)(1)(B)(i).

B. Plan funding: Debtor paid a total of \$14,307.72 in months 1-9. Debtor will pay \$1,500.00 per month for 3 months then \$3,020.00 per month for 48 months for total plan funding of \$163,767.22.

C. Freedom Road Financial will have 90 days from confirmation of this plan to file an amended claim for any deficiency balance resulting from the surrender of the 2014 Triumph Rocket. In calculating the percentage to unsecured creditors, debtor estimated a deficiency balance from Freedom Road Financial in the amount of \$7,258.61. If Freedom Road Financial does file an amended claim and the deficiency is higher than this estimate debtors will file another amended plan that increases payments sufficiently to pay the unsecured deficiency claim 82%, the same percentage the other unsecured creditors are being paid under this plan.

Fill in this information to identify your case:

Debtor 1	<u>Bruce</u>	<u>G.</u>	<u>Mitchell</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>Eastern District of Virginia</u>		
Case number (if known)	<u>17-12823-KHK</u>		

Check if this is:

☐ An amended filing

☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form 106I

### Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

How long employed there?

Debtor 1

☒ Employed

☐ Not Employed

Systems Engineer

National Geospatial Intelligence Agency

7500 Geoint Dr  
Number Street

Springfield, VA 22150

City

State

Zip Code

5 years

Debtor 2 or non-filing spouse

☐ Employed

☒ Not Employed

Number Street

City

State

Zip Code

#### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2. List monthly gross wages, salary, and commissions (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would be.

3. Estimate and list monthly overtime pay.

4. Calculate gross income. Add line 2 + line 3.

For Debtor 1

For Debtor 2 or non-filing spouse

2. \$10,760.53

\$0.00

3. + \$0.00

+ \$0.00

4. \$10,760.53

\$0.00

First Name Middle Name Last Name

Case number (if known) 17-12823-KHK

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here.....→	4. \$10,760.53	\$0.00
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$3,347.35	\$0.00
5b. Mandatory contributions for retirement plans	5b. \$86.08	\$0.00
5c. Voluntary contributions for retirement plans	5c. \$322.81	\$0.00
5d. Required repayments of retirement fund loans	5d. \$108.12	\$0.00
5e. Insurance	5e. \$302.42	\$0.00
5f. Domestic support obligations	5f. \$0.00	\$0.00
5g. Union dues	5g. \$0.00	\$0.00
5h. Other deductions. Specify: _____	5h. + \$0.00	+ \$0.00
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$4,166.78	\$0.00
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$6,593.75	\$0.00
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$0.00	\$0.00
8b. Interest and dividends	8b. \$0.00	\$0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$0.00	\$0.00
8d. Unemployment compensation	8d. \$0.00	\$0.00
8e. Social Security	8e. \$0.00	\$0.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$0.00	\$0.00
8g. Pension or retirement income	8g. \$1,340.72	\$0.00
8h. Other monthly income. Specify: _____	8h. + \$0.00	+ \$0.00
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. \$1,340.72	\$0.00
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse	10. \$7,934.47	\$0.00
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____		11. + \$0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies		12. \$7,934.47
13. Do you expect an increase or decrease within the year after you file this form? <input type="checkbox"/> No. <input checked="" type="checkbox"/> Yes. Explain: Beginning June 14, 2018, debtor's non-filing spouse will begin training for a new job in her field. While she is in training she will receive \$500.00 per week and income will increase when training is completed.		Combined monthly income

Fill in this information to identify your case:

Debtor 1	<b>Bruce</b>	<b>G.</b>	<b>Mitchell</b>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <b>Eastern District of Virginia</b>			
Case number (if known)	<b>17-12823-KHK</b>		

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

- ☒ No. Go to line 2.
- ☐ Yes. Does Debtor 2 live in a separate household?
- ☐ No
- ☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

- ☒ No
- ☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

- ☒ No
- ☐ Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$1,880.00

If not included in line 4:

4a. Real estate taxes

4a. \$0.00

4b. Property, homeowner's, or renter's insurance

4b. \$16.92

4c. Home maintenance, repair, and upkeep expenses

4c. \$0.00

4d. Homeowner's association or condominium dues

4d. \$0.00

First Name

Middle Name

Last Name

Case number (if known) 17-12823-KHK

		Your expenses
5.	<b>Additional mortgage payments for your residence</b> , such as home equity loans	5. _____
6.	<b>Utilities:</b>	
6a.	Electricity, heat, natural gas	6a. _____ \$0.00
6b.	Water, sewer, garbage collection	6b. _____ \$0.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c. _____ \$0.00
6d.	Other. Specify: _____ Cell Phones	6d. _____ \$197.95
7.	<b>Food and housekeeping supplies</b>	7. _____ \$664.00
8.	<b>Childcare and children's education costs</b>	8. _____ \$0.00
9.	<b>Clothing, laundry, and dry cleaning</b>	9. _____ \$162.00
10.	<b>Personal care products and services</b>	10. _____ \$61.00
11.	<b>Medical and dental expenses</b>	11. _____ \$150.00
12.	<b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. _____ \$250.00
13.	<b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. _____ \$100.00
14.	<b>Charitable contributions and religious donations</b>	14. _____ \$0.00
15.	<b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a.	Life insurance	15a. _____ \$0.00
15b.	Health insurance	15b. _____ \$0.00
15c.	Vehicle insurance	15c. _____ \$135.52
15d.	Other insurance. Specify: _____	15d. _____ \$0.00
16.	<b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: <u>Car Tax</u>	16. _____ \$95.69
17.	<b>Installment or lease payments:</b>	
17a.	Car payments for Vehicle 1	17a. _____ \$454.00
17b.	Car payments for Vehicle 2	17b. _____ \$802.00
17c.	Other. Specify: _____	17c. _____
17d.	Other. Specify: _____	17d. _____
18.	<b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>	18. _____ \$500.00
19.	<b>Other payments you make to support others who do not live with you.</b> Specify: _____	19. _____ \$0.00
20.	<b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>	
20a.	Mortgages on other property	20a. _____ \$0.00
20b.	Real estate taxes	20b. _____ \$0.00
20c.	Property, homeowner's, or renter's insurance	20c. _____ \$0.00
20d.	Maintenance, repair, and upkeep expenses	20d. _____ \$0.00
20e.	Homeowner's association or condominium dues	20e. _____ \$0.00

First Name

Middle Name

Last Name

Case number (if known) 17-12823-KHK

21. **Other.** Specify: Gym/Pet Care

21. + \$62.92

22. **Calculate your monthly expenses.**

22a. Add lines 4 through 21.

22a. \$5,532.00

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22b. \$0.00

22c. Add line 22a and 22b. The result is your monthly expenses.

22c. \$5,532.00

23. **Calculate your monthly net income.**

23a. Copy line 12 (your combined monthly income) from *Schedule I*.

23a. \$7,934.47

23b. Copy your monthly expenses from line 22c above.

23b. - \$5,532.00

23c. Subtract your monthly expenses from your monthly income.

The result is your *monthly net income*.

23c. \$2,402.47

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☐ No.

☒ Yes.

Explain here:

Ongoing medical issues.

First Name

Middle Name

Last Name

Itemized Expenses

Household:

Label Matrix for local noticing  
0422-1  
Case 17-12823-KHK  
Eastern District of Virginia  
Alexandria  
Wed Jun 6 11:08:52 EDT 2018

American Express  
200 South Washington Street  
Alexandria, VA 22314-5405

American Express  
PO Box 981537  
El Paso, TX 79998-1537

American Express Centurion Bank  
c/o Becket and Lee LLP  
PO Box 3001  
Malvern PA 19355-0701

American Honda Finance  
PO Box 49070  
Charlotte, NC 28277-1007

(p)AMERICAN HONDA FINANCE  
P O BOX 168088  
IRVING TX 75016-8088

(p)CREDITORS BANKRUPTCY SERVICE  
PO BOX 800849  
DALLAS TX 75380-0849

Calvary Portfolio Service/SYNCB  
500 Summit Lake Dr 400  
Valhalla, NY 10595-2322

Cavalry SPV I, LLC  
500 Summit Lake Drive, Ste 400  
Valhalla, NY 10595-1340

Chase Card  
PO Box 15298  
Wilmington, DE 19850-5298

Comenity Capital Bank/PayPal  
PO BOX 5138  
Lutherville Timonium, MD 21094-5138

Comenity Capital Bank/Paypal Credit  
c/o Weinstein & Riley, PS  
2001 Western Ave., Ste 400  
Seattle, WA 98121-3132

Discover Bank  
Discover Products Inc  
PO Box 3025  
New Albany, OH 43054-3025

(p)DISCOVER FINANCIAL SERVICES LLC  
PO BOX 3025  
NEW ALBANY OH 43054-3025

Freedom Road Financial  
10509 Professional Circle 202  
Reno, NV 89521-4884

FreedomRoad Financial c/o Capital Recovery G  
PO Box 64090  
Tucson, AZ 85728-4090

Glasser & Glasser PLC  
PO Box 3400  
Norfolk, VA 23514-3400

IRS Centralized Insolvency OP 1 of 3  
Po Box 7436  
Philadelphia, PA 19101-7436

IRS Hon. Jeff Session 3 of 3  
10th St & Constitution Ave NW, Rm 6313  
Washington, DC 20530-0001

IRS c/o US Attorney 2 of 3  
2100 Jamieson Ave  
Alexandria, VA 22314-5794

Internal Revenue Service  
P O Box 7346  
Philadelphia, PA 19101-7346

(p)JEFFERSON CAPITAL SYSTEMS LLC  
PO BOX 7999  
SAINT CLOUD MN 56302-7999

Lending Club Corp  
71 Stevenson St 1000  
San Francisco, CA 94105-2967

Mitchell, Pamela  
4405 Cave Primrose Court SE  
Rio Rancho, NM 87124-2757

ONEMAIN  
PO BOX 3251  
EVANSVILLE IN 47731-3251

OneMain  
6801 Colwell  
Irving, TX 75039-3198

Quantum3 Group LLC as agent for  
MOMA Funding LLC  
PO Box 788  
Kirkland, WA 98083-0788

Regional Acceptance Corporation  
PO Box 1847  
Wilson, NC 27894-1847

Regional Acceptance Corporation  
PO Box 6000  
Winterville, NC 28590-6000

SOFI Lending Corp  
3775 Healdsburg Ave 280  
Healdsburg, CA 95448

SYNCE/Ashley Homestores  
PO BOX 965036  
Orlando, FL 32896-5036

SYNCE/Care Credit  
PO Box 965036  
Orlando, FL 32896-5036

SYNCE/HH GREGG  
PO BOX 965036  
Orlando, FL 32896-5036

SoFi Lending Corp  
One Letterman De Bldg A Ste 4700  
San Francisco, CA 94129-1494

Stafford County Attorney's Office  
PO Box 339  
Stafford, VA 22555-0339

Stafford County Circuit Court  
1300 Courthouse Rd  
Stafford, VA 22554-7232

Stafford County General District Court  
1300 Courthouse Rd.  
Stafford, VA 22554-7232

Stafford County Treasurer  
Po Box 68  
Stafford, VA 22555-0068

USAA Federal Savings Bank  
PO BOX 33009  
San Antonio, TX 78265-3009

USAA SAVINGS BANK  
C/O Weinstein & Riley P.S.  
2001 Western Ave Ste. 400  
Seattle, WA 98121-3132

Zwicker & Associates, PC/Farnoush Samadnejad  
401 Professional Dr, Ste 150  
Gaithersburg, MD 20879-3434

Bruce G. Mitchell  
18 Bridgeport Cir  
Stafford, VA 22554-1776

Judy A. Robbins  
Office of the U.S. Trustee - Region 4  
115 South Union Street, Room 210  
Alexandria, VA 22314-3361

Robert R. Weed  
Law Offices Of Robert Weed  
300 Garrisonville Rd., Suite 201  
Stafford, VA 22554-8903

Thomas P. Gorman  
300 N. Washington St. Ste. 400  
Alexandria, VA 22314-2550

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified  
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

American Honda Finance Corporation  
National Bankruptcy Center  
P.O. Box 168088  
Irving, TX 75016-8088

Army & Air Force Exchange Services  
Attention GC-G  
3911 S. Walton Walker Blvd.  
Dallas, TX 75236

Discover Financial Services  
PO Box 15316  
Wilmington, DE 19850

Jefferson Capital Systems LLC  
Po Box 7999  
Saint Cloud Mn 56302-9617

(d)Military Star  
3911 S. Walton Walker Blvd  
Dallas, TX 75236

End of Label Matrix  
Mailable recipients 44  
Bypassed recipients 0  
Total 44